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ABSTRACT

The Parents' Confidential Statement (PCS) is the instrument used by the College Scholarship Service (CSS) to assess a student's financial needs. The form is designed to collect information about a family's income, expenses, assets, and liabilities. Post-secondary institutions using the PCS instruct aid candidates to forward the completed form to the CSS for analysis. Following evaluation of the PCS, the CSS estimates the family's financial need according to standards established by member colleges and universities. A statement and report are then sent to the institution or scholarship agency designated by the candidate. As a result of processing PCSs, the CSS gathers a large body of data about student financial aid candidates. Annual summary statistics, a by-product of the processing system, are prepared so that the CSS staff can evaluate and refine the needs analysis system. The summary statistics also provide insight into demographic and economic changes in the national CSS population, and enable college personnel to compare characteristics of their financial aid candidates with those of the national population. (JS)

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CSS

Summary Statistics: Parents' Confidential Statements filed with College Scholarship Service during 1966-67

Dwight H. Horch

November 1969

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COLLEGE SCHOLARSHIP SERVICE · EDUCATIONAL TESTING SERVICE · PRINCETON, NEW JERSEY

COLLEGE ENTRANCE EXAMINATION BOARD

College Scholarship Service Technical Report

SUMMARY STATISTICS: PARENTS' CONFIDENTIAL STATEMENTS FILED WITH COLLEGE SCHOLARSHIP SERVICE DURING 1966-67

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CSS 69-3
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The College Scholarship Service is an activity of the College Entrance Examination Board. Operational services are administered by Educational Testing Service.

Educational Testing Service
Princeton, New Jersey Berkeley, California
Evanston, Illinois

Introduction and Purposes

The College Scholarship Service (CSS), an activity of the College Entrance Examination Board, was established in 1954 to assist colleges and universities, as well as noncollegiate scholarship sponsoring agencies, in the equitable distribution of student financial aid resources.

The primary service offering of the CSS is the standardized assessment of the needs of candidates for student financial assistance to attend post-secondary educational institutions. The instrument used to assess financial need is the Parents' Confidential Statement (PCS), a form designed to collect information about a family's income, expenses, assets and liabilities. Post-secondary institutions utilizing the services of CSS instruct candidates to forward completed Parents' Confidential Statements to the College Scholarship Service for analysis. Upon receipt of PCSs, the CSS reviews the forms for completeness and estimates a family's financial need according to standards established by CSS member colleges and universities. The CSS then forwards a copy of the Statement and a Financial Need Analysis Report to colleges, universities or scholarship agencies designated by the candidate.

As a result of processing PCSs, the College Scholarship Service gathers a large body of financial data about candidates for student financial aid. A by-product of the PCS processing system is an annual statistical summary of financial information submitted by parents to the CSS.

The College Scholarship Service produces summary statistics for several reasons. The CSS staff and committees use the data to

evaluate the needs analysis system and to further refine the system and rationale where appropriate. In addition, the statistical summaries are used to gain insight into the extent to which the national CSS population changes from year to year in terms of demographic and economic variables. Thirdly, PCS summary statistics are generated to enable college and university officials to compare the characteristics of their financial aid candidates with the national CSS population.

Population

The population consisted of 353,682 candidates submitting prefreshman Parents' Confidential Statements to the CSS during 1966-67. The number of candidates filing prefreshman PCSs in 1966-67 represented a 51 per cent increase over the number of candidates for the 1965-66 year. The number of 1966-67 candidates by state of home residence within College Board region is presented in Table 1. The five states which contributed the largest proportions of candidates were New York, California, Pennsylvania, Michigan and Wisconsin.

Table 2 presents the 1966-67 CSS filing population by type of form filed[1] and by region for males and females. Of the total CSS population, 53.6 per cent of the candidates were males and 46.4 per cent females.

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[1]It may be recalled that there were two types of PCS forms in use during the 1966-67 processing year. The PCS-Short Form was intended for use by families who had incomes of $4,000 or less and who did not own businesses or farms. The Regular PCS was intended for families whose annual income exceeded $4,000 and for all families owning businesses or farms.

Table 1

DISTRIBUTION OF PCS FILERS DURING 1966-67 BY STATE WITHIN REGION

Region 1		Region 2		Region 3		Region 4		Region 5	
Alabama	5,587	Illinois	15,758	Arkansas	838	Alaska	265	Connecticut	5,959
Florida	8,236	Indiana	10,544	New Mexico	1,296	Arizona	1,268	Delaware	498
Georgia	6,555	Iowa	8,521	Oklahoma	2,951	California	25,774	District of Columbia	826
Kentucky	2,565	Kansas	4,515	Texas	13,126	Colorado	5,561	Maine	2,304
Louisiana	1,171	Michigan	22,361			Hawaii	940	Maryland	3,156
Mississippi	3,770	Minnesota	10,861			Idaho	1,040	Massachusetts	12,066
North Carolina	6,625	Missouri	4,512			Montana	2,429	New Hampshire	1,775
South Carolina	2,488	Nebraska	1,830			Nevada	283	New Jersey	16,854
Tennessee	4,294	North Dakota	3,051			Oregon	6,088	New York	42,324
Virginia	5,595	Ohio	16,930			Utah	2,605	Pennsylvania	22,853
		South Dakota	1,468			Washington	5,921	Rhode Island	2,474
		West Virginia	1,503			Wyoming	898	Vermont	1,214
		Wisconsin	17,255					Foreign	4,101

Table 2

DISTRIBUTION OF PCS FILERS DURING 1966-67 BY TYPE OF FORM FILED AND BY REGION FOR MALES AND FEMALES

	Region 1	Region 2	Region 3	Region 4	Region 5	Total
Long Form						
Male	19,139	56,218	7,198	24,548	60,302	167,405
Female	17,935	54,524	7,029	24,337	47,103	150,928
Subtotal	37,074	110,742	14,227	48,885	107,405	318,333
Short Form						
Male	4,514	4,225	1,844	2,142	5,115	17,840
Female	5,298	4,142	2,140	2,045	3,884	17,509
Subtotal	9,812	8,367	3,984	4,187	8,999	35,349
Total Applicants	46,886	119,109	18,211	53,072	116,404	353,682

In order to determine whether there were significant shifts in the percentages of candidates from the various regions between 1965-66 and 1966-67, Table 3 was prepared. Inspection of this table indicates that there were no significant regional shifts in the CSS population between 1966-67 and 1965-66.

Table 3

PERCENTAGE OF PCS FILERS DURING 1965-66 AND 1966-67 BY REGION

	Region 1	Region 2	Region 3	Region 4	Region 5	Total
1965-66	9.9%	34.2%	3.8%	17.0%	35.1%	100%
1966-67	13.3%	33.7%	5.1%	15.0%	32.9%	100%

Important demographic characteristics in the CSS need analysis system are the type of family filing the form (two-parent, father only, mother only and father disabled), parents' age and number of dependents. Tables 4-6 have been prepared to show the percentage distributions of the population when classified on the basis of these demographic characteristics.

Table 4 shows the frequency and percentages of families classified by family status for 1964-65, 1965-66 and 1966-67. The table is based upon the data submitted by families filing Regular Parents' Confidential Statements.

Table 4

FREQUENCY AND PERCENTAGES FOR FAMILIES CLASSIFIED BY FAMILY STATUS FOR 1964-65, 1965-66 AND 1966-67 REGULAR PARENTS' CONFIDENTIAL STATEMENTS

	Family Status Classification				
	Two Parents	Father Only	Mother Only	Father Disabled	Totals
1964-65	155,180 89.1%	1,817 1.0%	16,993 9.8%	87 .1%	174,077 100%
1965-66	194,243 91.6%	2,313 1.1%	15,309 7.2%	179 .1%	212,040 100%
1966-67	284,303 91.1%	3,523 1.1%	23,999 7.7%	224 .1%	312,049* 100%

*6,284 Regular PCSs were noncomputable by central processing procedures.

Over the three-year period 1964-65 through 1966-67, the CSS filing population remained fairly constant in terms of family status classification. The overwhelming majority of candidates came from two-parent families.

Parents' age is an important factor in the CSS analysis of family assets. Because of the importance of parents' age in the provision of retirement allowances and in the conversion of discretionary net worth,[2] Table 5 has been prepared to give the financial aid director some insight into the distribution of parents' age.

Table 5

PER CENT OF FAMILIES CLASSIFIED BY AGE
OF HEAD-OF-HOUSEHOLD, REGULAR AND SHORT FORM PCS
1966-67

Age	Father Head of Household	Mother Head of Household	Total
40-44	32.8%	40.2%	33.7%
45-49	30.9	24.7	30.2
50-54	20.0	19.8	20.0
55-59	10.2	11.1	10.3
60-over	6.1	4.2	5.8
Total	100.0%	100.0%	100.0%

A review of Table 5 indicates that 63.9% of CSS candidates came from homes where the age of the head-of-household was between 40 and 49 years.

The distribution of 1966-67 filers by number of dependent children is presented in Table 6. It should be noted that there is a direct relationship between the number of dependent children in a family and the CSS estimate of family ability to pay for higher education. Given the same income and assets, larger families are expected to contribute less for the purchase of higher education than are smaller families.

[2]See Manual for Financial Aid Officers, 1967 Edition, College Entrance Examination Board, New York, pp. 5-7 and 5-8.

Table 6

PERCENTAGE OF PCS FILERS IN 1966-67
BY NUMBER OF DEPENDENT CHILDREN

Number of Dependent Children	Per Cent	Number of Dependent Children	Per Cent
1	21.6	7	2.1
2	27.1	8	1.2
3	21.7	9	.6
4	13.7	10	.4
5	7.3	11	.2
6	3.9	12 or more	.2
		Total	100.0

The national CSS filing population should also be described in terms of family income. Table 7 has been prepared to show the percentages of families reporting Estimated Net Income for the three-year period 1964-65, 1965-66 and 1966-67.

Table 7

PERCENTAGES FOR FAMILIES REPORTING ESTIMATED NET INCOME
FOR 1964-65, 1965-66 AND 1966-67 ON
REGULAR PARENTS' CONFIDENTIAL STATEMENTS

	Estimated Net Income Interval								
	$0	$1-2,499	$2,500-4,999	$5,000-7,499	$7,500-9,999	$10,000-12,499	$12,500-14,999	$15,000-over	Total
1964-65	.2%	3.1%	11.8%	24.7%	26.1%	16.2%	8.7%	7.8%	100%
1965-66	.4	1.[illegible]	8.1	24.8	28.0	18.8	9.5	8.8	100
1966-67	.5	1.5	8.0	23.2	27.1	19.4	10.5	9.5	100

The proportions of CSS families classified by Estimated Net Income remained relatively constant over the three-year period 1964-1967. Slightly over 50 per cent of the families had Estimated Net Incomes between $5,000 and $9,999 in each of the three years.

It is interesting to compare the income distribution of the CSS filing population with the national income distribution in order to observe the similarities and differences and to offer possible explanations for the findings. The age range for parents in the CSS population is 40-60 and over, with the majority of parents falling into the age category 40-49. Because earning potential tends to increase with age and because the earning potential of parents aged 40-55 is at its peak, comparison of the CSS income distribution with a U. S. income distribution based on incomes of all age groups would tend to obscure similarities and differences. For the first time, the CSS has been able to obtain U. S. income distribution data for husband-wife families with husband age 45-64, and with one or more dependent children. In order to facilitate the comparison of the income distribution of the CSS population with the most comparable U. S. income distribution, Table 8 has been prepared.

Table 8

1967 FAMILY INCOME BEFORE TAX BY INCOME LEVEL FOR U. S. TWO-PARENT FAMILIES WITH FATHER AGE 45-64, ALL CSS FAMILIES AND TWO-PARENT CSS FAMILIES WHO FILED THE REGULAR PCS IN 1966-67, REPORTED IN PER CENT

Income	Two-Parent U. S. Families 1967*	All CSS Families 1967	Two-Parent CSS Families 1967
$0-4,999	11.9%	10.1%	7.7%
$5,000-9,999	34.4	50.3	49.3
$10,000-14,999	29.9	29.9	32.3
$15,000-over	23.8	9.7	10.7
Total	100.0%	100.0%	100.0%

*Source: Unpublished Census Bureau data, 1968

The comparison of the income distribution of all CSS families who filed a Regular PCS during 1966-67 with the income distribution of U. S. families indicates that, in terms of income, the CSS population is underrepresented at the extremes and overrepresented in the center of the distribution. A more appropriate comparison is of the income distribution of two-parent CSS families with the U. S. income distribution. The removal of one-parent CSS families in the comparison has no substantial effect on the finding that the CSS population is more likely to consist of middle income families and less likely to be comprised of lower and upper income families. It should be noted that the CSS population data does not include the incomes of those families who filed the Short Form PCS. Since the PCS-Short Form was intended for use by families with incomes less than $4,000, it is reasonable to assume that

inclusion of the Short Form income data would slightly increase the proportion of low income families in the CSS population.

The finding that the CSS population has a substantially smaller percentage of upper income families than does the comparable U. S. population suggests that self-selection is operative in families with incomes of $15,000 and over; that is, apparently upper income families are less likely to perceive a need for financial aid than are lower and middle income families.

Procedure

The procedure selected for presenting the summary statistics of PCS filers for 1966-67 is similar to that used for the 1965-66 summaries. Distributions of frequency and per cent of responses to PCS items have been prepared. The "typical" family filing the Regular PCS during 1966-67 is described in terms of mean responses to PCS items and is compared to the typical family filing the PCS in 1965-66. As was noted in the Summary Statistics for 1965-66, means computed on economic data are affected by extremely high or low scores but are considered useful as measures of central tendency for purposes of this report.

In addition to describing the "typical" family, the relationships between expenses and income, assets and income, expenses and family status, and assets and family status are explored.

TYPICAL FAMILY DESCRIBED IN TERMS OF PCS ENTRIES FOR FAMILIES FILING REGULAR PARENTS' CONFIDENTIAL STATEMENTS

Demographic Information

Sex of Applicant: Male

Number of Parents in Household: 2

Number of Dependent Children: 3.2

Retirement Provisions: Social Security

State of Residence: New York, California, Pennsylvania, Michigan and Wisconsin

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The mean amounts for each PCS item reported by families filing the Regular PCS during 1963-64, 1964-65, 1965-66 and 1966-67 are reported in Table 9.

Table 9

MEAN DOLLAR AMOUNTS FOR FAMILIES FILING THE REGULAR PCS FOR 1963-64, 1964-65, 1965-66 AND 1966-67

Item	1963-64	1964-65	1965-66	1966-67
Estimated Net Income	$8,756	$8,934	$9,374	$9,604
Mother's Income	1,426	1,445	1,469	1,596
Uninsured Medical Expenses	339	309	326	201
Extraordinary Expenses	13	16	18	23
Schooling Expenses	-	-	190	201
Bank Account	1,559	1,688	1,689	1,652
Residence Equity	7,742	7,736	7,499	7,475
Other Real Estate	1,085	1,058	982	1,184
Other Investments	2,026	2,022	2,023	1,874
Student Assets	427	437	406	364
Total Family Assets	-	-	19,685	18,785
Indebtedness	63	33	242	272

The comparison of mean PCS item responses for the four-year period 1963-1967 indicates that there are no substantial differences of practical significance from year to year in the means, with the exceptions of Uninsured Medical Expenses, Mother's Income and Net Income.

It is interesting to speculate about possible reasons for the lower average Uninsured Medical Expenses reported by families filing Regular PCSs during 1966-67. Although there were no changes in the central processing of the Uninsured Medical Expenses item in 1966-67, there was a modification in the instructions to parents for completing the item. In 1966-67 parents were instructed to itemize their uninsured medical expenses if the expenses exceeded $400. In previous years parents were instructed to itemize all uninsured medical expenses, regardless of the amount. The lower mean Uninsured Medical Expenses reported by parents in 1966-67 could be attributable to parents electing not to report any medical expenses if they did not exceed $400. The fact that the percentage of families reporting Uninsured Medical Expenses dropped dramatically in 1966-67 as compared to 1965-66 (see Table 11) lends support to this hypothesis.

The year-to-year increase in mean Net Income and Mother's Income is probably a reflection of the general economic growth for the four-year period.

Relationship Between Allowable Expenses and Estimated Net Income for Families Filing Regular PCSs

CSS families have been grouped by Estimated Net Income, and the mean allowable expenses have been computed within the groupings. It is hoped that this method of data analysis will permit the financial aid

director to gain insight into the typical allowable expenses experienced by CSS families at varying income levels. Table 10 has been organized to show the mean allowable expenses by income level for 1965-66 and 1966-67 Regular PCS filers.

Examination of Table 10 suggests that for each allowable expense item there is a positive relationship with Estimated Net Income; that is, the mean expenses tend to increase in a stepwise fashion as income increases. Since correlation coefficients were not computed between expense amounts and net income, the degree of the positive relationships is not known. Further inspection of Table 10 reveals that the mean expenses for each income grouping remained relatively constant between the 1965-66 and 1966-67 CSS populations.

Table 11 shows that the per cent of 1965-66 and 1966-67 CSS families claiming allowable expenses increased progressively from income interval to income interval. If a generalization from Table 11 can be made, it is that lower income CSS families are less likely to claim expenses of an extraordinary nature than are higher income families.

An explanation for the smaller percentage of families claiming Uninsured Medical Expenses in 1966-67 was offered earlier in this report. This smaller percentage is probably due to a change in instructions for completing the item.

Table 10

AVERAGE EXPENSES OF FAMILIES FILING THE REGULAR PCS
IN 1965-66 AND 1966-67 BY NET INCOME

Expenses	Net Income $0	$1-2,499	$2,500-4,999	$5,000-7,499	$7,500-9,999	$10,000-12,499	$12,500-14,999	$15,000 and over
Schooling								
1965-66	$ 97	$114	$105	$122	$157	$211	$282	$441
1966-67	124	107	104	127	161	213	287	461
Other Dependents								
1965-66	66	28	29	37	48	64	88	119
1966-67	53	30	31	39	50	67	89	130
Medical Expenses								
1965-66	57	151	198	245	306	373	438	556
1966-67	39	62	86	117	171	232	300	407
Other Extr. Expenses								
1965-66	7	10	11	9	13	21	27	49
1966-67	6	14	13	12	18	25	35	63
Indebtedness								
1965-66	60	81	100	134	193	252	348	733
1966-67	127	190	145	160	200	274	391	719

Table 11

PERCENTAGE OF FAMILIES FILING THE REGULAR PCS HAVING ALLOWABLE EXPENSES BY ESTIMATED NET INCOME FOR 1965-66 AND 1966-67

Expenses	Estimated Net Income							
	$0	$1-2,499	$2,500-4,999	$5,000-7,499	$7,500-9,999	$10,000-12,499	$12,500-14,999	$15,000 and over
Schooling								
1965-66	15%	21%	22%	27%	32%	36%	41%	48%
1966-67	16	20	21	27	33	37	42	49
Other Dependents								
1965-66	6	5	6	8	10	12	16	20
1966-67	5	6	5	7	9	11	14	19
Medical Expenses								
1965-66	10	42	55	61	66	68	70	71
1966-67	4	10	15	20	27	33	39	45
Other Extr. Expenses								
1965-66	1	2	2	2	3	4	5	5
1966-67	1	1	2	2	3	4	5	6
Indebtedness								
1965-66	4	6	9	11	12	12	12	14
1966-67	3	8	9	11	13	14	14	15

Relationship Between Assets and Estimated Net Income

Just as there is a positive relationship between allowable expenses and income, so too there appears to be a positive relationship between assets and net income. Table 12 shows the average assets of families filing the Regular PCS in 1965-66 and 1966-67.

Although asset holdings tend to increase as income increases, it is interesting to note that the mean Total Assets of families reporting net incomes between $0-$4,999 tends to be higher, on the average, than the assets of families with incomes between $5,000-$15,000. Rankin noted in the 1965-66 Summary Statistics publication that the larger average assets of families with incomes below $5,000 was probably due to the high concentration of business owners and farmers who fall into this income category. The fact that the income of widows tends to fall below $5,000 may also be a factor.

The finding that within the CSS population low income families (income below $5,000) have, on the average, substantial asset holdings has implications for the interpretation of the comparison of the CSS population with the comparable U. S. population. It was noted earlier in this report that the CSS population was slightly underrepresentative of the U. S. population in terms of income for families with incomes below $5,000. The overrepresentation of business owners and farmers in the CSS population suggests that the CSS population has proportionately even fewer truly impoverished families (those with incomes below $5,000 and very few or no assets) than the comparison with the U. S. data indicates.

Table 12

AVERAGE ASSETS OF FAMILIES FILING THE REGULAR PCS IN 1965-66 AND 1966-67
BY ESTIMATED NET INCOME

Assets	Estimated Net Income							
	$0	$1-2,499	$2,500-4,999	$5,000-7,499	$7,500-9,999	$10,000-12,499	$12,500-14,999	$15,000 and over
Residence Equity								
1965-66	$ 3,364	$ 3,234	$ 4,615	$ 5,992	$ 7,449	$ 8,429	$ 9,142	$11,697
1966-67	3,787	3,515	4,363	5,759	7,258	8,339	9,118	11,567
Other Real Estate								
1965-66	748	786	801	655	811	997	1,300	2,281
1966-67	1,386	1,110	1,081	947	1,014	1,163	1,396	2,264
Bank Account								
1965-66	696	1,314	1,559	1,383	1,467	1,693	2,030	3,110
1966-67	925	1,259	1,399	1,324	1,418	1,620	1,940	3,055
Other Investments								
1965-66	479	989	1,053	1,059	1,346	1,979	3,045	7,017
1966-67	960	891	952	949	1,200	1,731	2,741	6,234
Student Assets								
1965-66	1,275	356	348	350	370	395	468	661
1966-67	942	359	312	305	333	364	416	614
Total Assets								
1965-66	14,359	32,332	21,120	15,542	16,015	18,910	22,141	38,771
1966-67	16,213	30,519	20,972	15,352	15,351	17,391	20,240	34,103

Table 13

PER CENT OF FAMILIES FILING REGULAR PCS DURING 1965-66 AND 1966-67
HAVING ASSETS BY ESTIMATED NET INCOME

Assets	Estimated Net Income							
	$0	$1-2,499	$2,500-4,999	$5,000-7,499	$7,500-9,999	$10,000-12,499	$12,500-14,999	$15,000 and over
Residence Equity								
1965-66	33%	37%	54%	71%	82%	86%	88%	90%
1966-67	37	39	52	68	80	86	88	90
Other Real Estate								
1965-66	6	8	10	10	13	14	17	21
1966-67	10	11	12	11	13	15	14	23
Bank Account								
1965-66	34	68	74	78	85	89	92	95
1966-67	36	64	70	74	81	86	90	94
Other Investments								
1965-66	8	14	16	19	26	33	43	57
1966-67	10	14	15	17	24	32	41	55
Total Assets								
1965-66	72	93	95	97	99	99	99	99
1966-67	72	94	93	95	98	99	99	99
Student Assets								
1965-66	44	48	54	54	57	60	62	65
1966-67	44	43	45	48	53	57	59	64

Mean Student Assets followed a similar pattern as Total Family Assets; that is, the average Student Assets in families with incomes $0-$2,499 were higher than those from families with incomes of $2,500 to $9,999. This phenomenon may be attributable to the larger average assets of applicants whose fathers are deceased and whose mothers are not employed.

The per cent of families filing the Regular PCS in 1965-66 and 1966-67 reporting assets is shown by Estimated Net Income interval in Table 13.

Table 13 indicates that within the CSS population the likelihood of having assets increases as income increases and that there were no radical changes between the 1965-66 and 1966-67 CSS populations in the percentages of families reporting the various assets by income interval.

Relationship Between Allowable Expenses and Family Status

In order to gain some insight into the typical expenses of different types of families within the CSS population, means were computed for each expense item for four different family types: two-parent, father only, mother only and two parent-father disabled. Table 14 presents these means for the 1965-66 and 1966-67 CSS families, and Table 15 the per cent of families reporting expenses by family status.

Table 14

AVERAGE EXPENSES OF FAMILIES FILING THE REGULAR PCS IN 1965-66 AND 1966-67 BY FAMILY STATUS

Expenses	Family Status: Two Parents	Father Only	Mother Only	Two Parent Father Disabled
Schooling				
1965-66	$194	$162	$151	$159
1966-67	205	171	157	145
Other Dependents				
1965-66	56	71	42	49
1966-67	61	73	50	56
Medical Expenses				
1965-66	337	213	252	370
1966-67	208	113	132	232
Other Extraordinary				
1965-66	15	167	27	17
1966-67	20	195	31	36
Indebtedness				
1965-66	250	319	126	462
1966-67	282	356	143	267

The variation in average expenses between family statuses was relatively minor in both the 1965-66 and 1966-67 populations. Average medical expenses dropped from 1965-66 to 1966-67 in each family status. It is interesting to note the lower mean Uninsured Medical Expenses for Father Only and Mother Only families. One would expect that the absence of the spouse in one-parent families would result in lower Uninsured Medical Expenses. The larger average Uninsured Medical Expenses of Father Disabled families is likewise not surprising.

The larger Other Extraordinary Expenses for Father Only families has been attributed to the child support and alimony payments of divorced fathers.[3]

[3] Rankin, Gary, Summary Statistics: Parents' Confidential Statements filed with the College Scholarship Service During 1965-66, Educational Testing Service, March 1967, p. 9.

Table 15

PERCENTAGE OF FAMILIES FILING REGULAR PCS HAVING EXPENSES BY FAMILY STATUS CLASSIFICATION, 1965-66 AND 1966-67

Expenses	Family Status: Two Parents	Father Only	Mother Only	Two Parent Father Disabled
Schooling				
1965-66	33%	27%	28%	32%
1966-67	34	27	28	29
Other Dependents				
1965-66	11	11	8	9
1966-67	10	11	8	9
Uninsured Medical				
1965-66	65	53	67	58
1966-67	29	17	22	30
Other Extraordinary				
1965-66	3	10	5	5
1966-67	3	11	5	3
Indebtedness				
1965-66	12	15	11	23
1966-67	13	16	12	14

Relationship Between Assets and Family Status

Tables 16 and 17 present the results of the distributions of assets by family status.

As in 1965-66, the 1966-67 CSS Mother Only families had larger average Bank Accounts and Other Investments. There was also more likelihood of Mother Only families having these two types of assets. A reasonable explanation for the high mean Bank Accounts for Mother Only families is that the mother may have received allowances from divorce proceedings, insurance benefits, or relief payments.[4] The higher average Other Investments may be attributable to the investment of insurance benefits by widows.

[4] Ibid., p. 12.

Also worthy of note is the finding that Father Disabled families are much less likely to have bank accounts than are the other family status classifications. An hypothesis to explain this finding is that the reduced earning capacity of disabled father, coupled with heavy medical expenses, retards asset accumulation.

It is interesting to note the degree of consistency between the 1965-66 and 1966-67 CSS population in terms of the percentages reporting assets by family status classification. Although the percentages reporting assets remained fairly stable, there was a slight decline in average family total asset strength between 1965-66 and 1966-67 for all family statuses.

Table 16

AVERAGE FAMILY ASSETS REPORTED BY FAMILIES FILING THE REGULAR PCS DURING 1965-66 AND 1966-67 BY FAMILY STATUS

	Family Status			
Assets	Two Parents	Father Only	Mother Only	Two Parent Father Disabled
Residence Equity				
1965-66	$7,627	$5,577	$6,672	$6,301
1966-67	7,588	5,535	6,442	5,749
Other Real Estate				
1965-66	977	797	866	1,358
1966-67	1,207	873	966	905
Bank Account				
1965-66	1,568	1,477	3,336	1,112
1966-67	1,545	1,344	2,983	973
Other Investments				
1965-66	1,899	1,449	3,641	1,073
1966-67	1,777	1,470	3,098	1,235
Total Assets				
1965-66	19,903	15,053	16,842	12,469
1966-67	19,125	14,035	15,527	11,539
Student Assets				
1965-66	380	448	651	409
1966-67	346	412	565	334

Summary

During the 1966-67 processing year 353,682 candidates submitted prefreshman Parents' Confidential Statements to the College Scholarship Service. Of this number 53.6 per cent of the candidates were males and 46.4 per cent females. No substantial shifts in the regional distribution, family status distribution, and Net Income distribution were found when the 1966-67 CSS population was compared with the CSS populations for the two previous years.

A comparison of the income distribution of CSS families and U. S. two-parent families with one or more dependent children, and father age 45-64, indicated that the CSS population is more likely to consist of middle income families ($5,000 to $14,999 annual income) and less likely to be comprised of lower and upper income families.

The "typical" 1966-67 CSS family was described in terms of mean income, expense, assets and indebtedness and was compared to the "typical" families filing PCSs in each of the three previous years. The typical 1966-67 family was found to have an income of $9,604, total assets of $18,785 and indebtedness of $272. The comparison of the mean incomes, expenses, assets and indebtedness of the 1966-67 CSS population with the corresponding means from the CSS populations for the three previous years indicated that there were no differences of practical significance between the populations, with the exceptions of Uninsured Medical Expenses, Net Income and Mother's Income. The lower average Uninsured Medical Expenses claimed by the 1966-67 population was attributed to a change in instructions to parents for completing the item. It was also suggested that the higher average Net Income and Mother's Income

of the 1966-67 population was a reflection of general economic growth.

A positive relationship between allowable expenses and Estimated Net Income, and between assets and Estimated Net Income was evident in the 1966-67 CSS population, as it was in previous populations. In general, as income increased, assets and expenses increased.

Analysis of average expenses and assets by family status revealed that one-parent families tend to have lower Uninsured Medical Expenses and that Father Disabled families are more likely to have higher Uninsured Medical Expenses than the other family statuses.

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